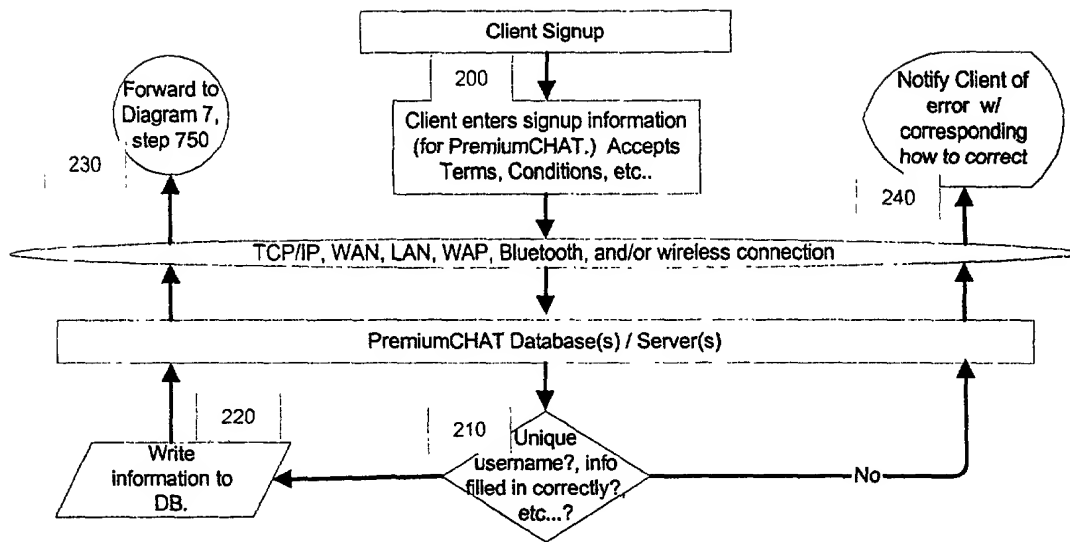


Patent Diagram 1

BSP Signup

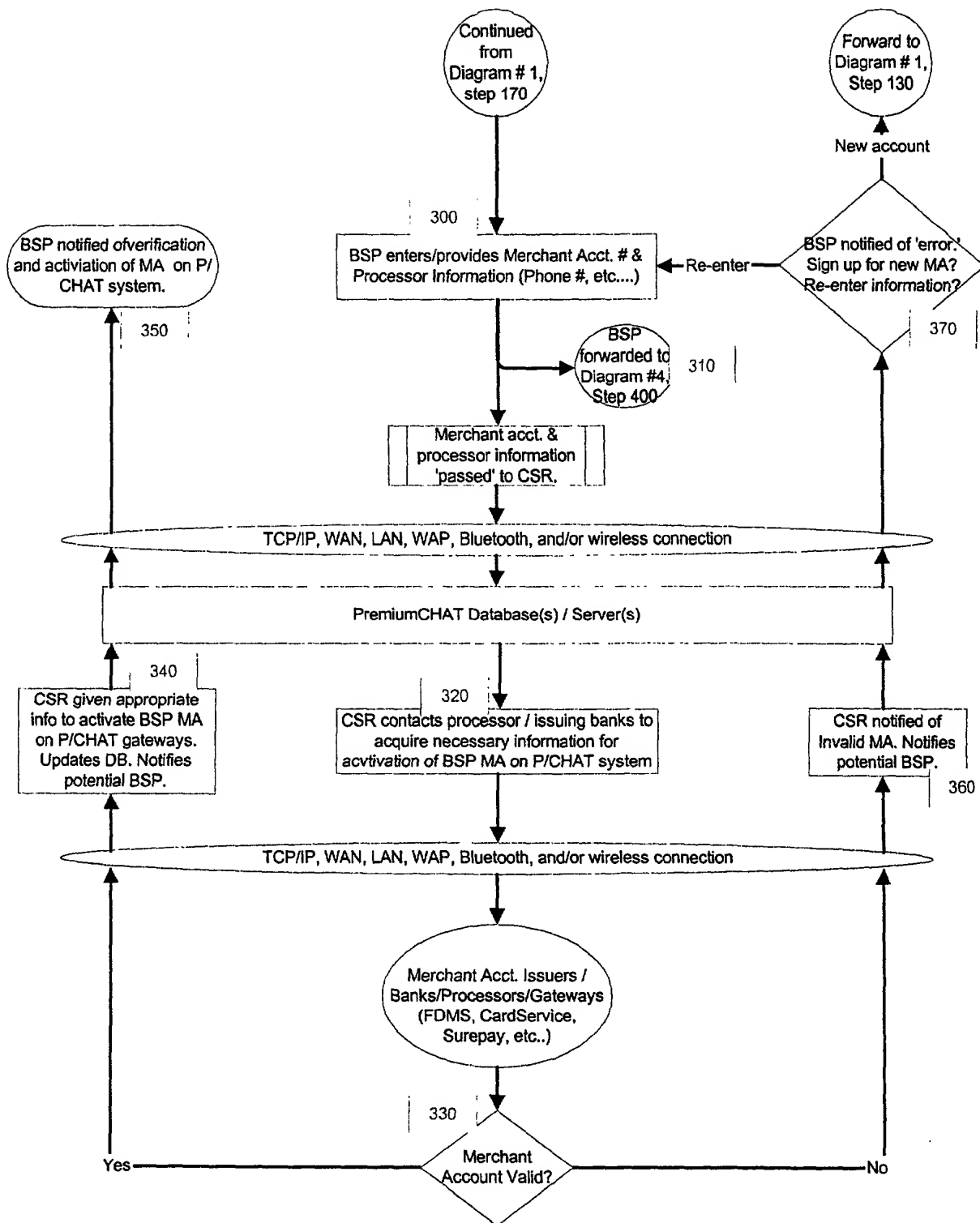
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Patent Diagram 2

Client Signup
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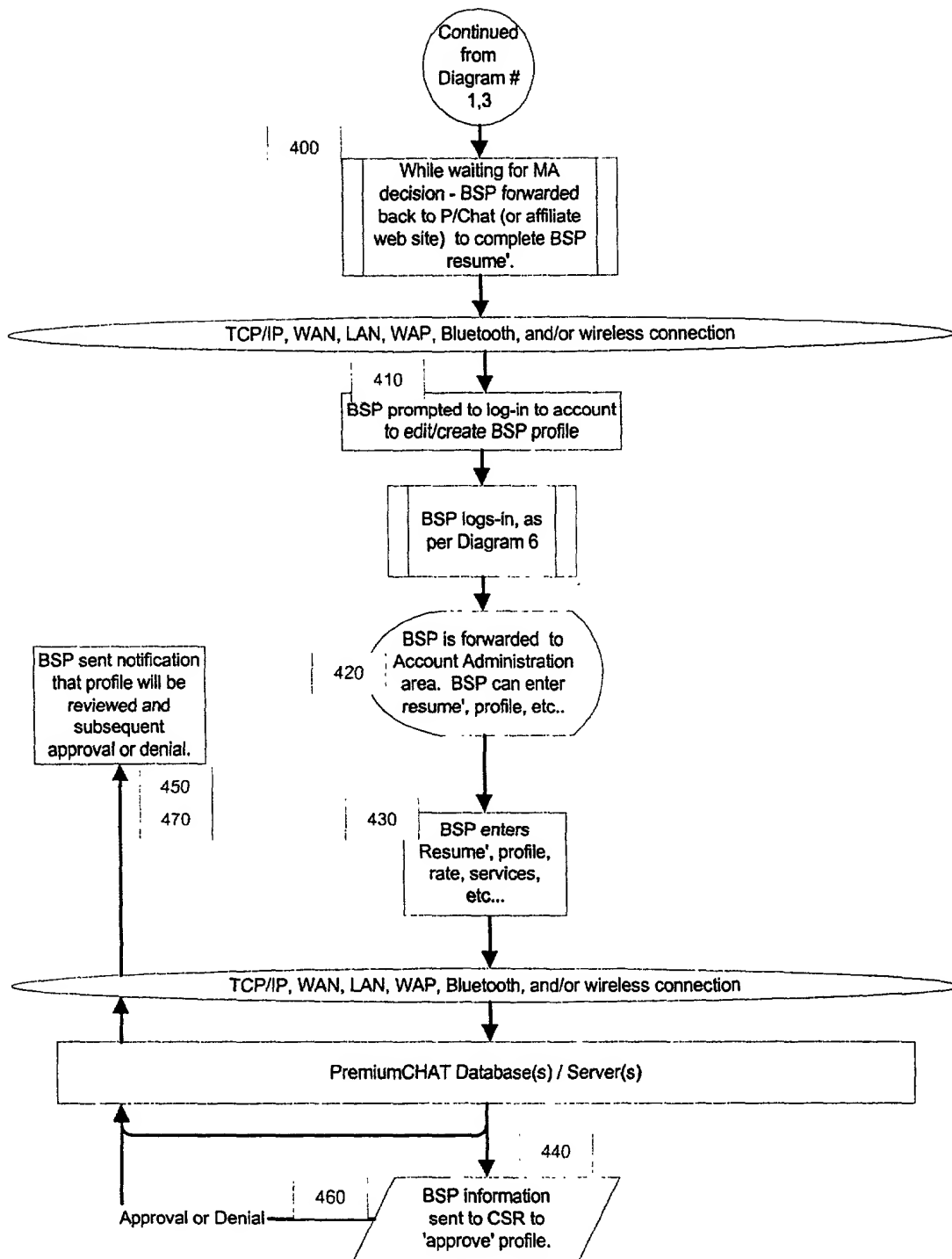


Patent Diagram 3

Existing Merchant Account Verification

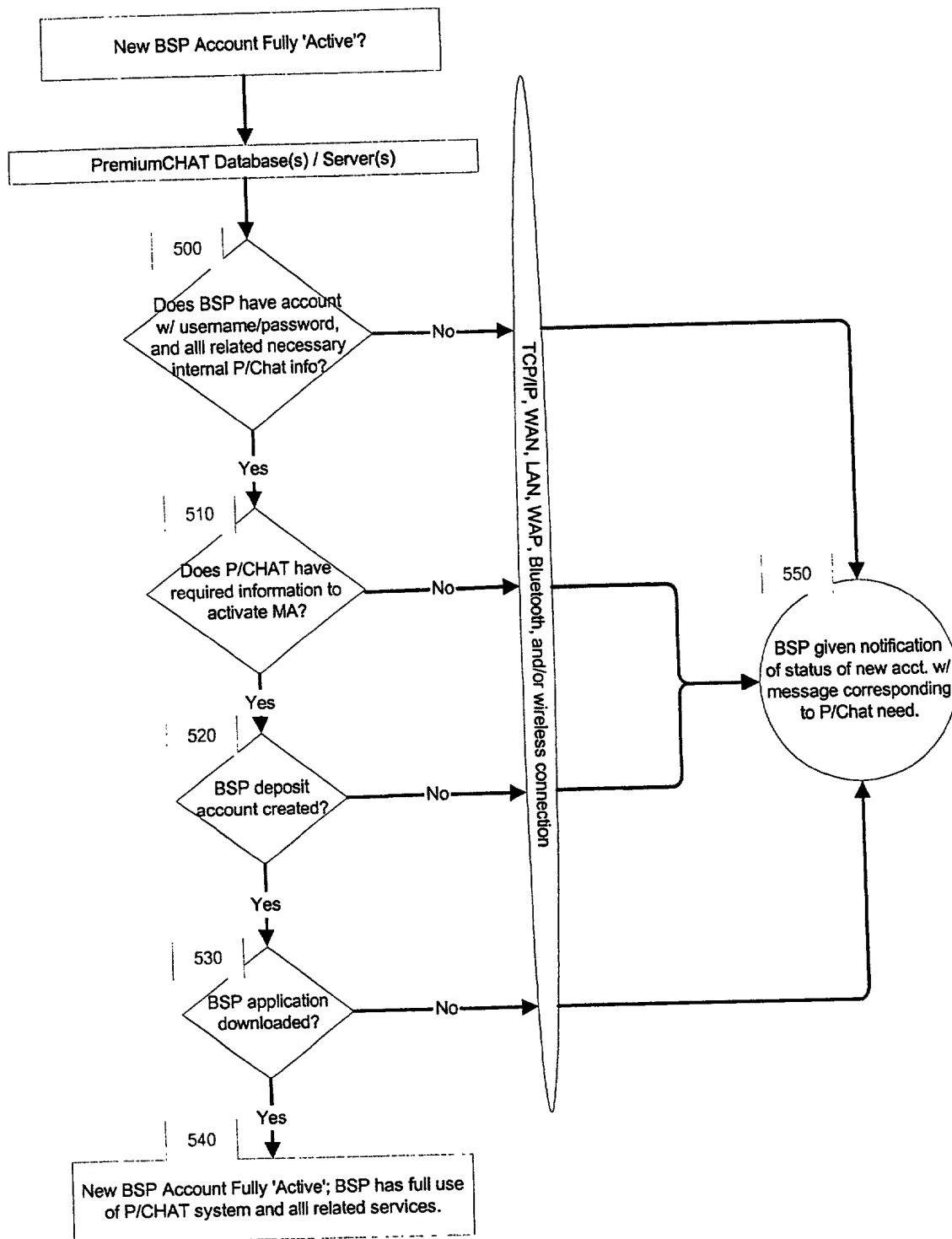
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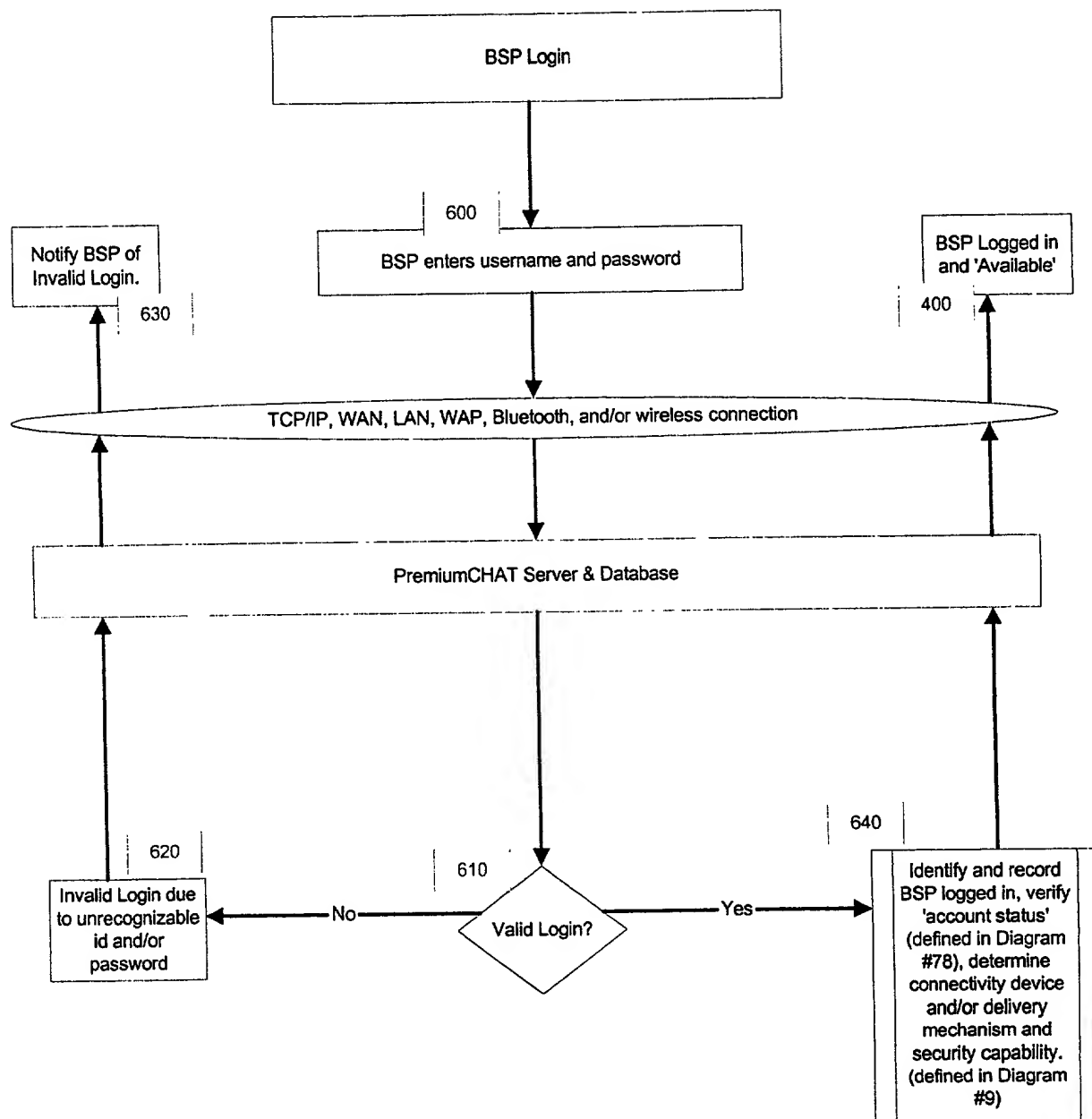
Patent Diagram 4

BSP Profile
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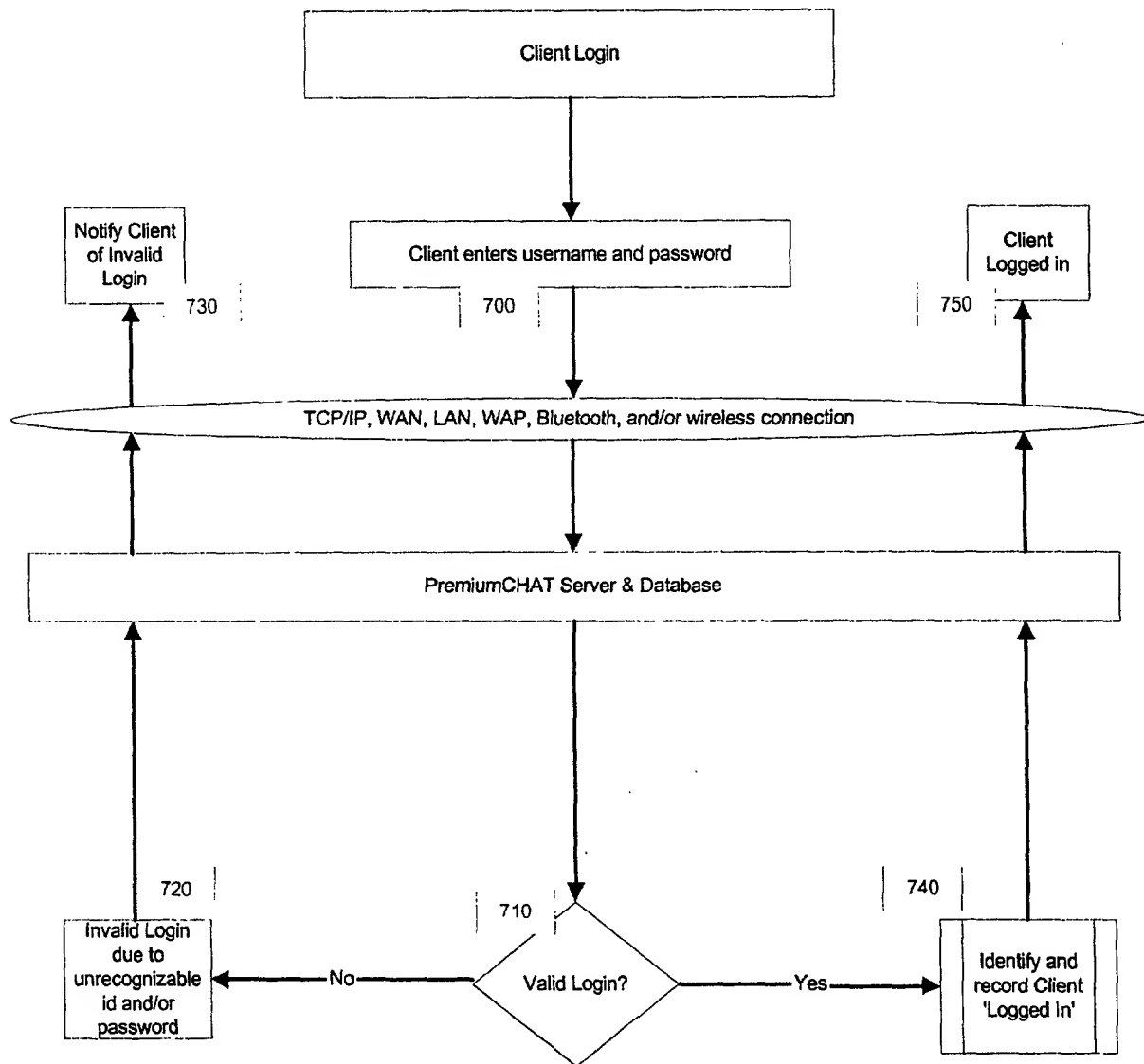
Patent Diagram 5

BSP Account Activation
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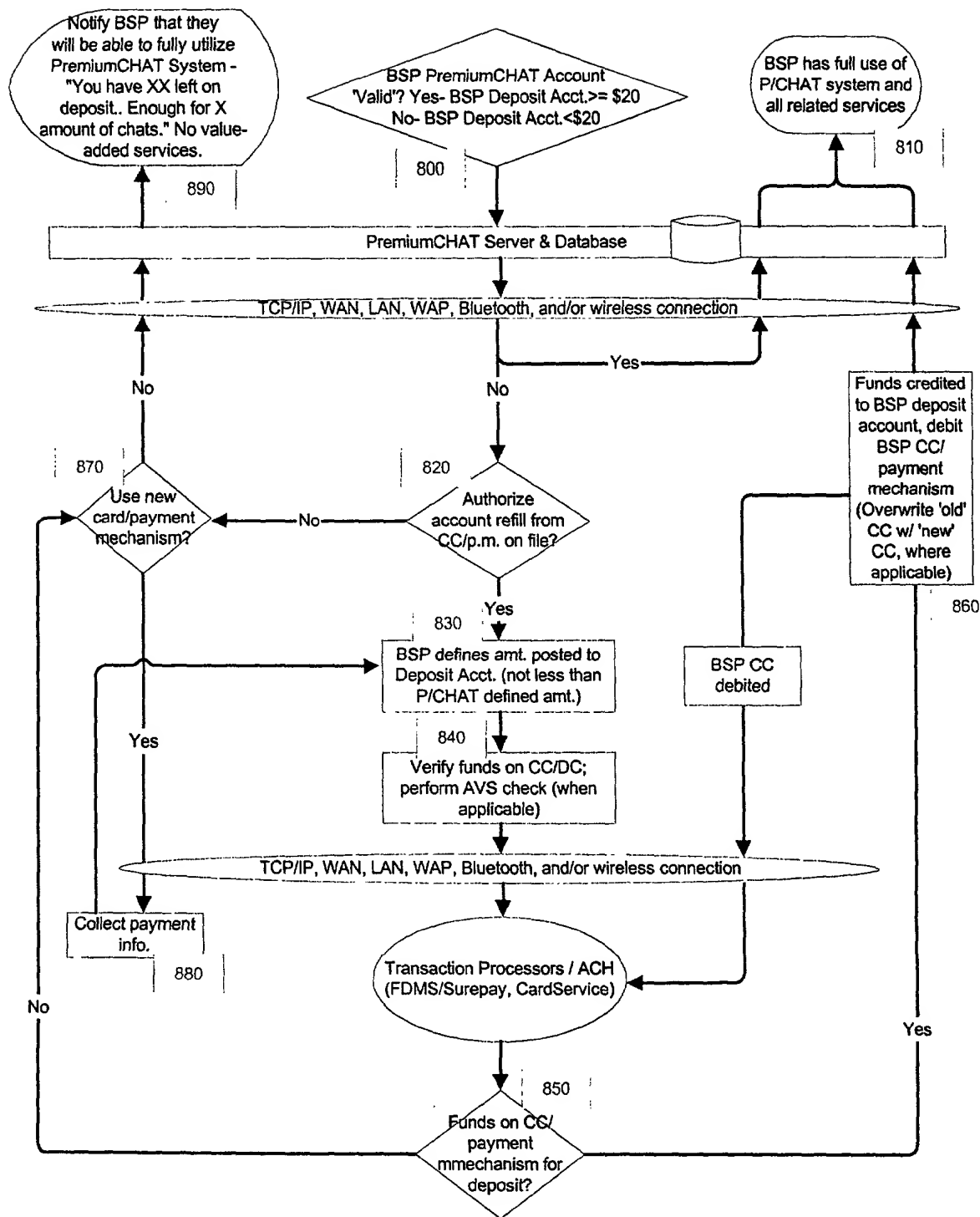
Patent Diagram 6

BSP Login
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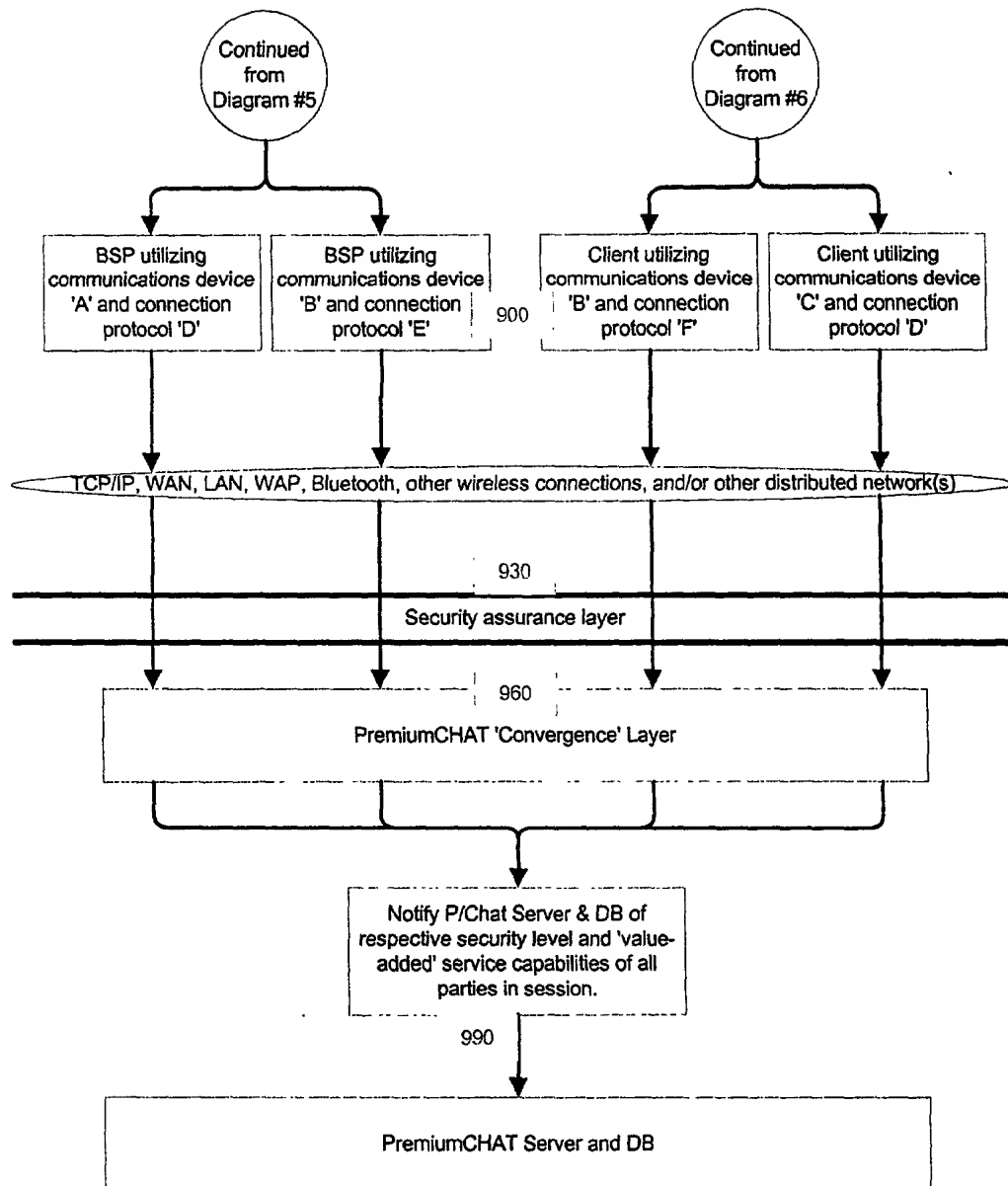
Patent Diagram 7

Client Login
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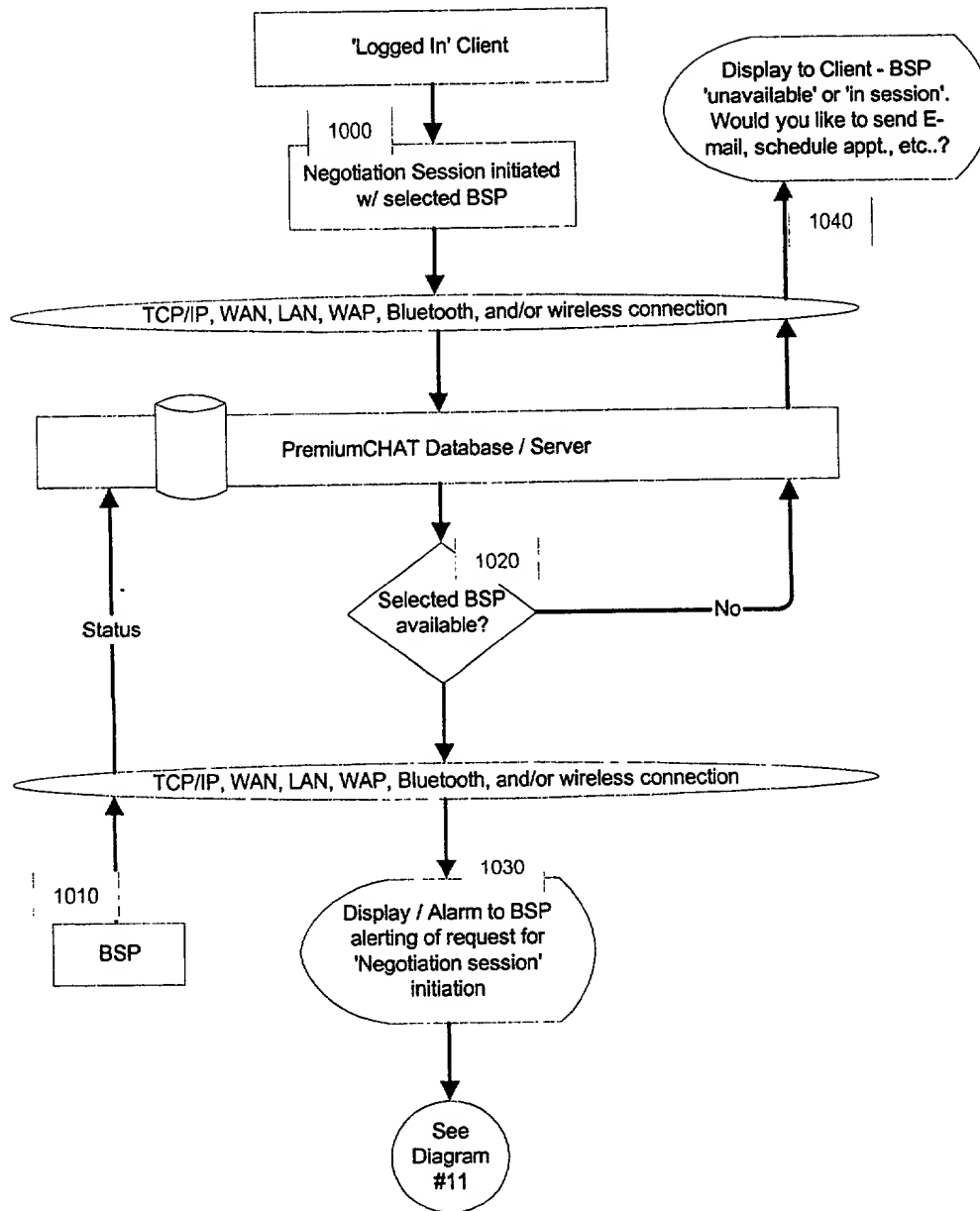
Patent Diagram 8

BSP 'Deposit Acct.' Validation
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Patent Diagram 9

Convergence Layer
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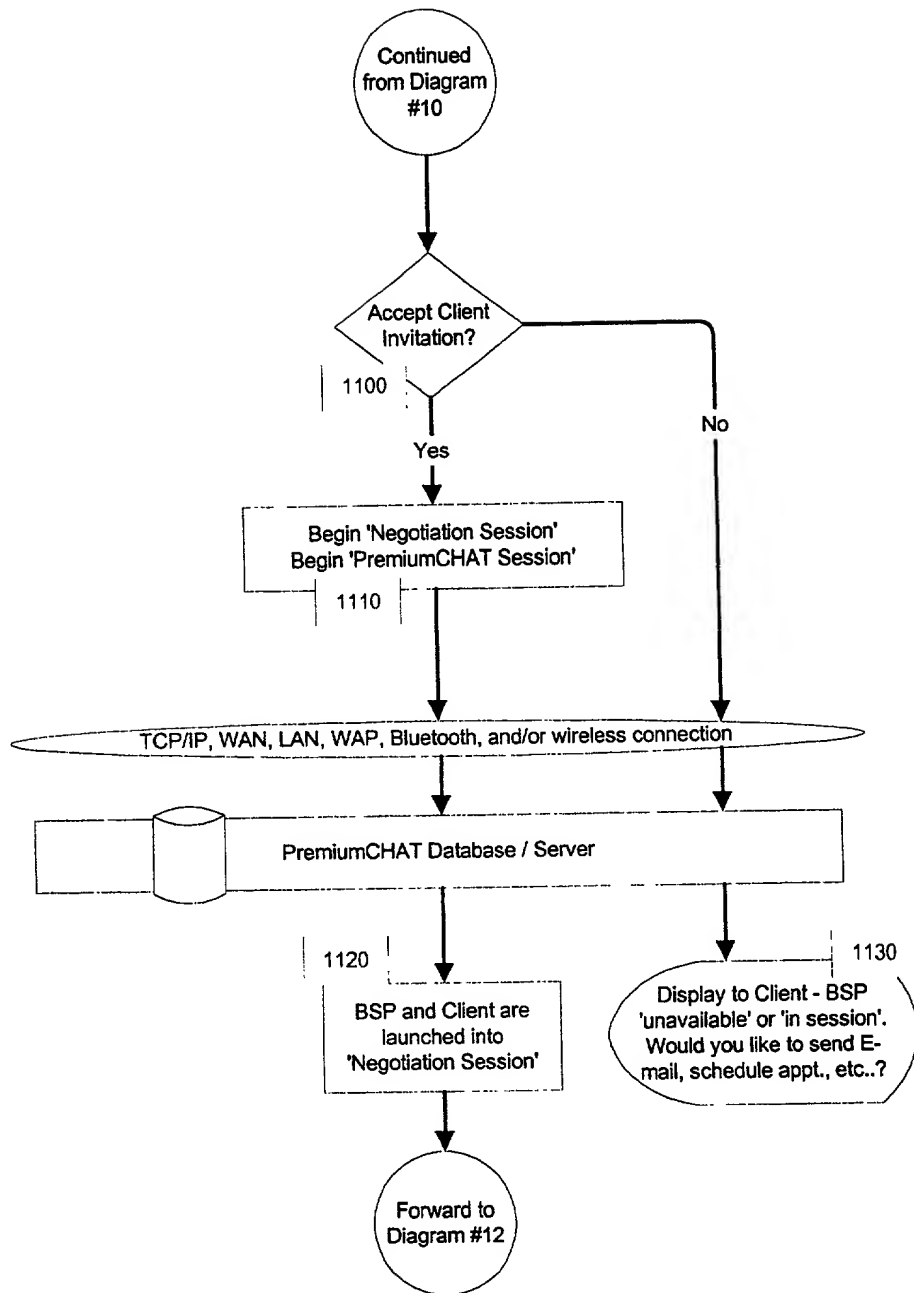


Patent Diagram 10

Negotiation Session Initiation Request

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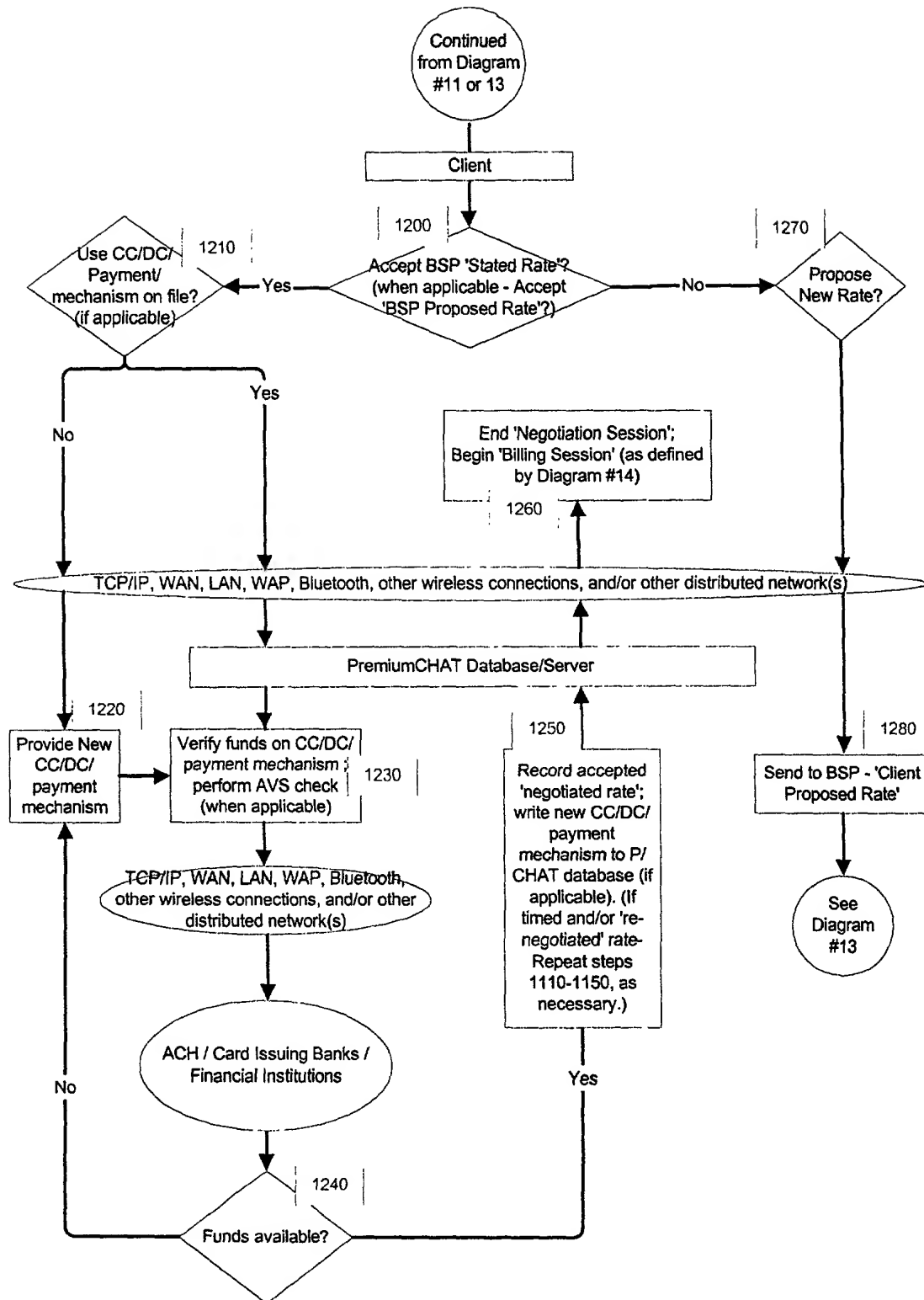


Patent Diagram 11

Negotiation Session Acceptance

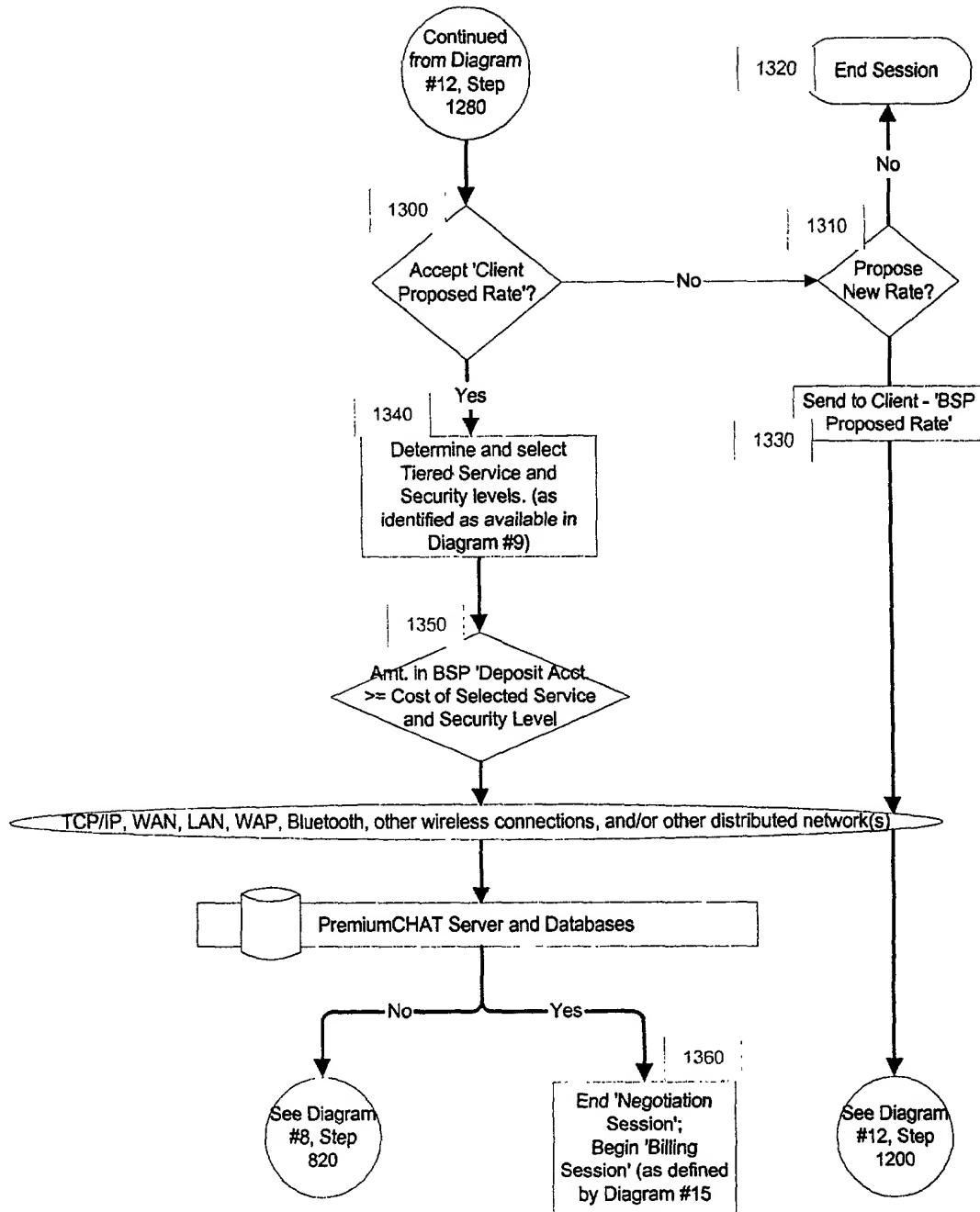
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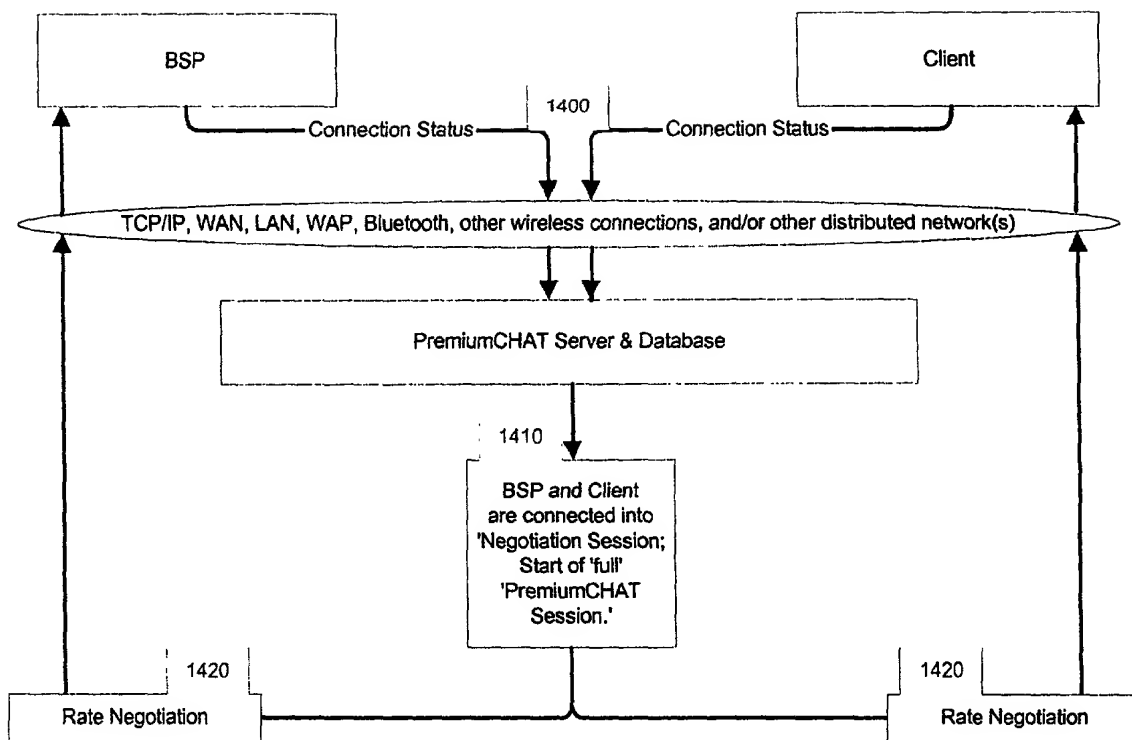
Patent Diagram 12

Negotiation Session - (a)
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Patent Diagram 13

Negotiation Session (b)
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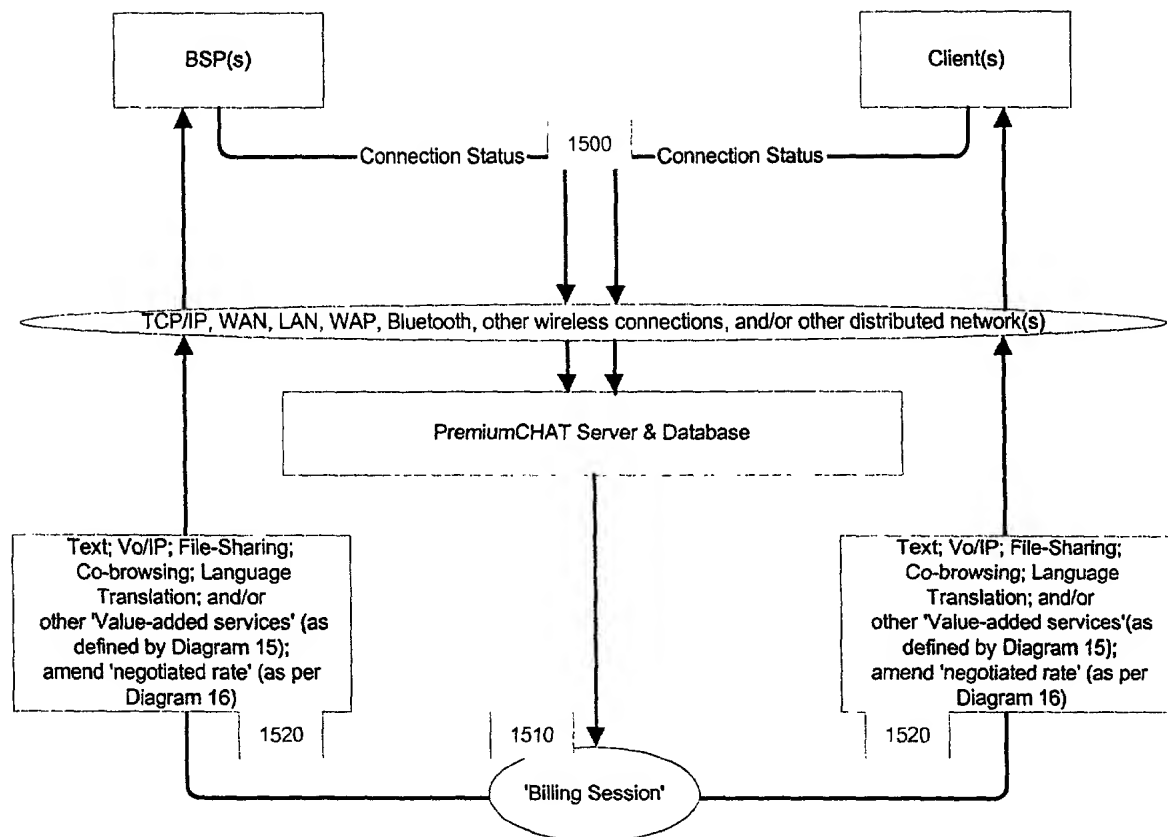


Patent Diagram 14

Negotiation Session Overview

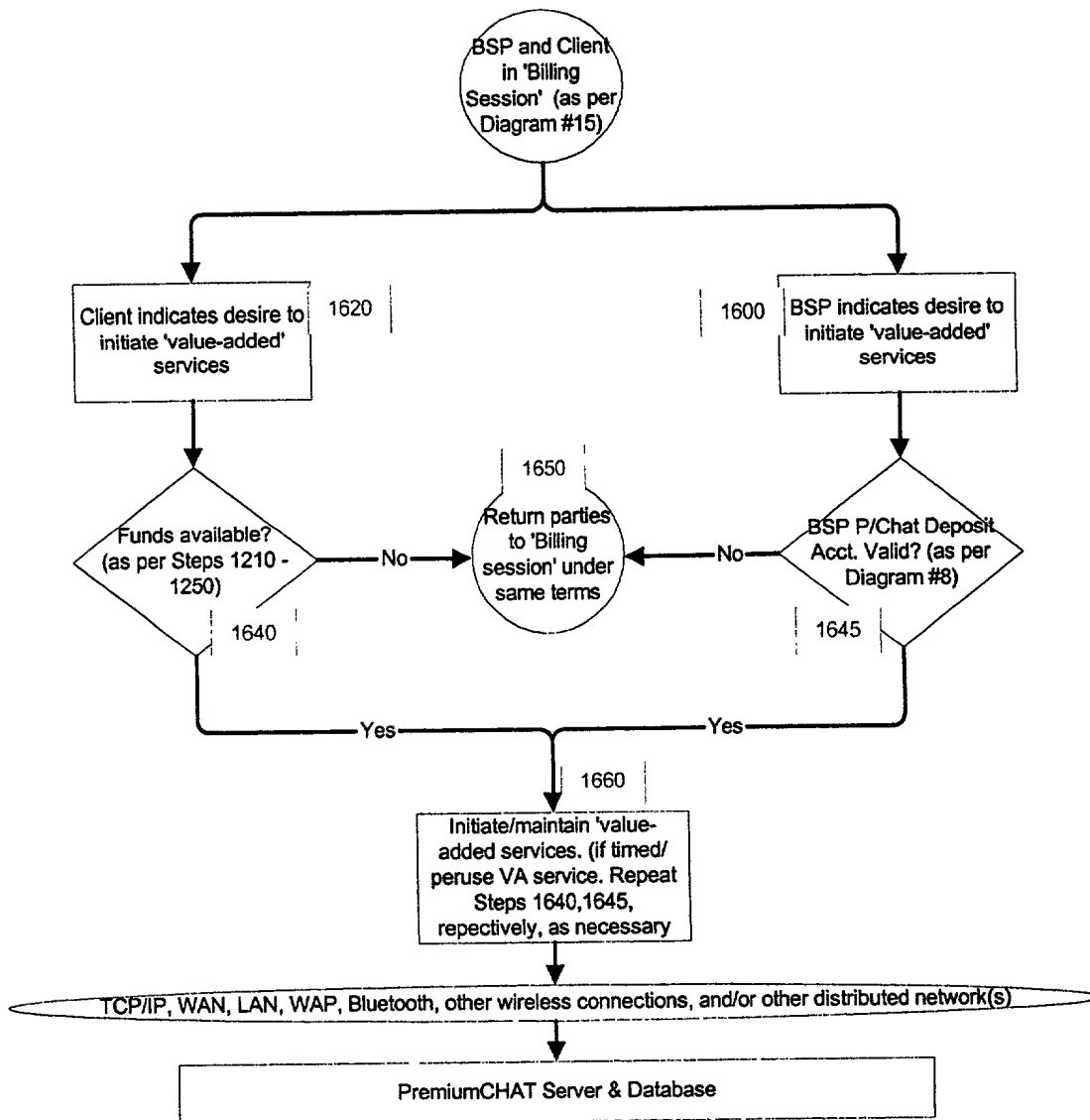
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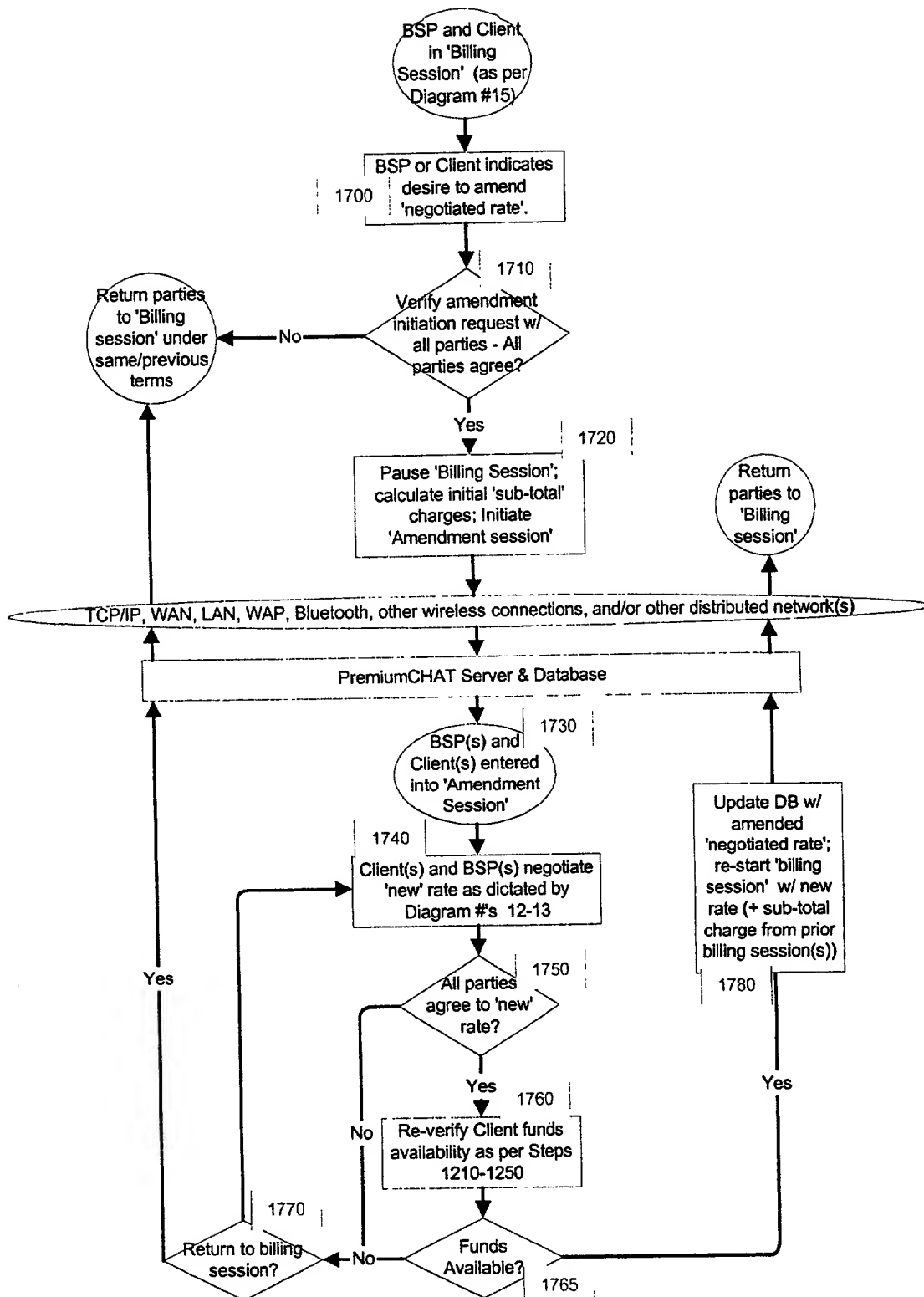
Patent Diagram 15

Billing Session Overview
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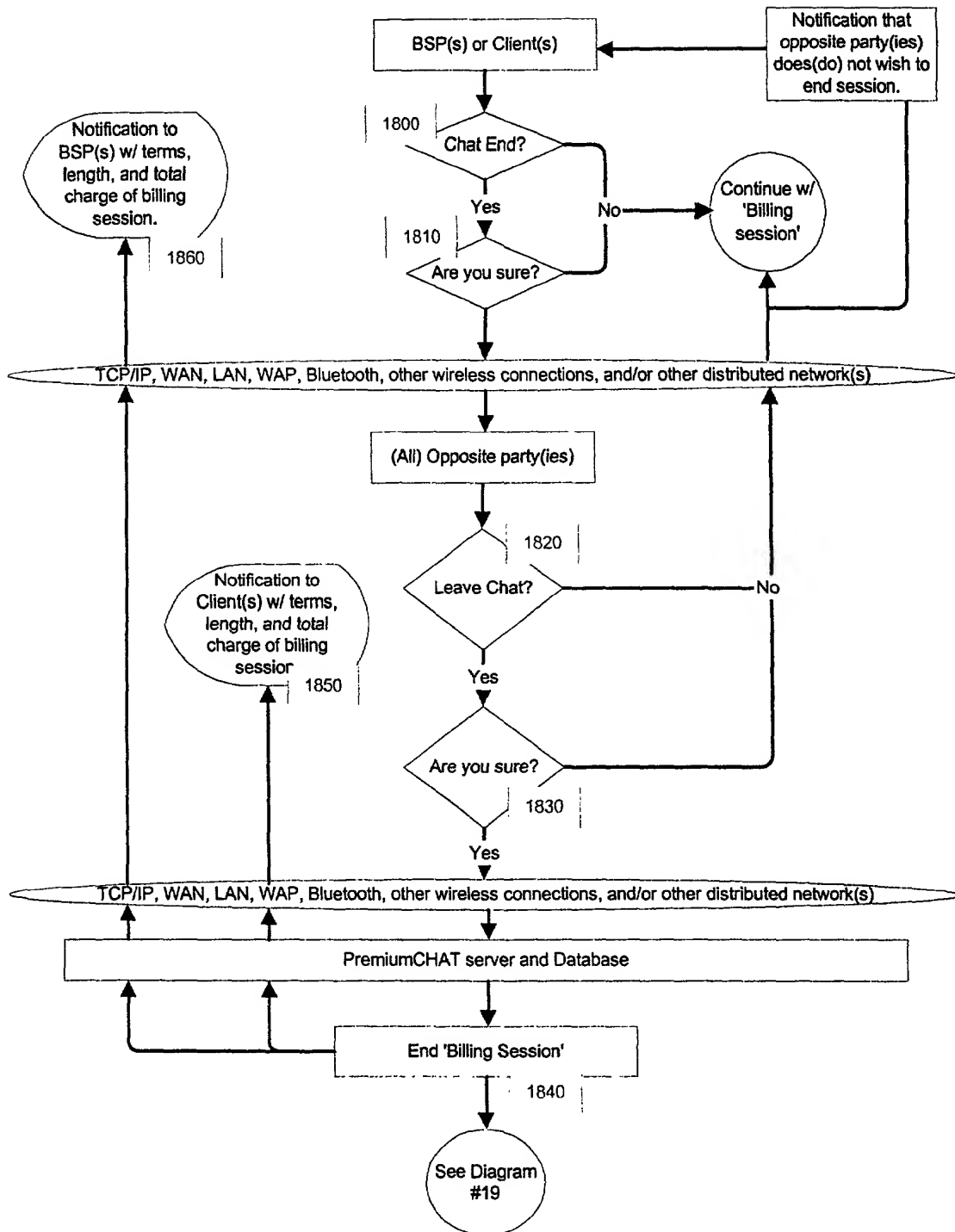
Patent Diagram 16

Value-Added Service Request
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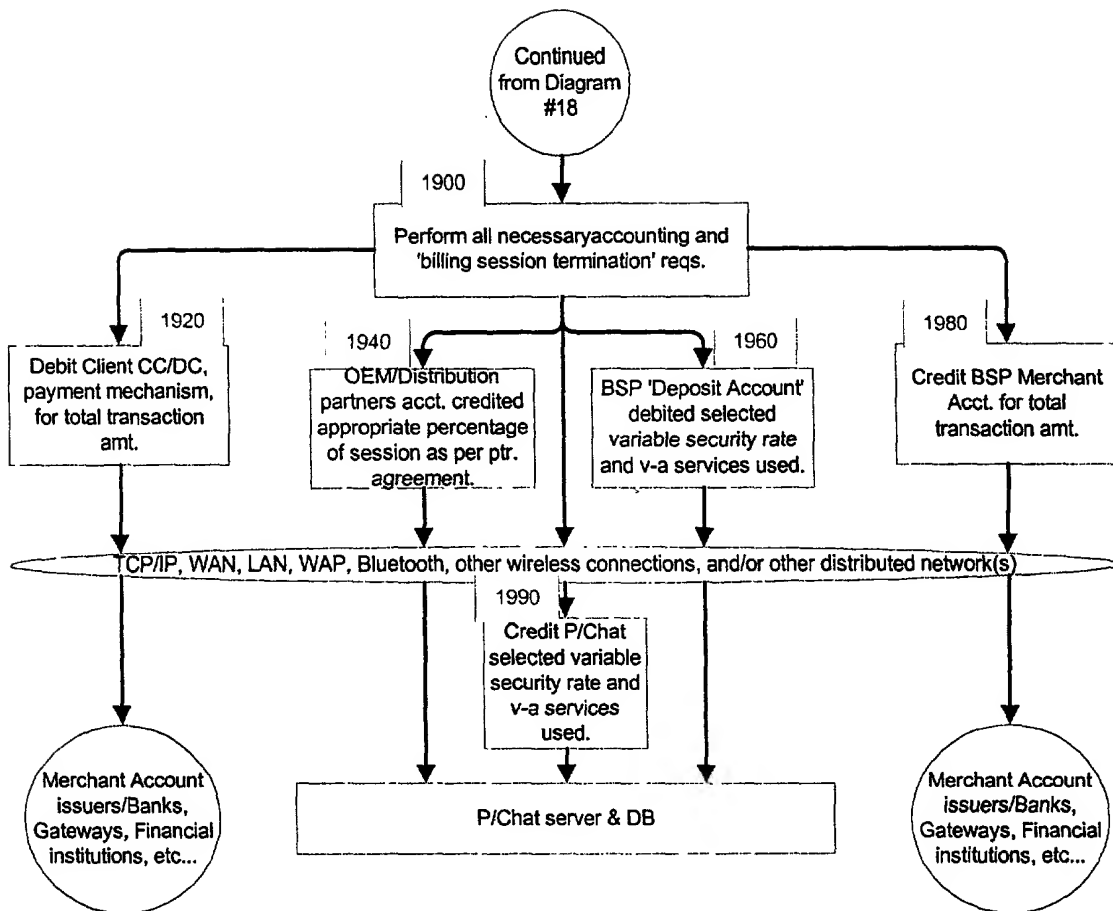
Patent Diagram 17

Negotiated Rate Amendment
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Patent Diagram 18

End Billing Session - (a)
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Patent Diagram 19

End Billing Session - (b)
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